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Tariff

for the fees, commissions and interest charged on payment services provided by MYFIN EAD

Effective from 16.11.2026

MYFIN EAD
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General Provisions

This Tariff includes all interest, fees and commissions charged for the services provided by MYFIN EAD to registered clients through the online customer service system “MyFin” (MyFin).

- Fees and commissions are collected in the currency in which the account was opened, or their equivalent in another currency.
- The euro equivalent of fees and commissions for euro-denominated operations set in a foreign currency is calculated on the basis of the foreign-currency exchange rates against the euro announced by the Bulgarian National Bank (BNB) for the relevant day.

EXCEPTIONS

This Tariff sets out the standard fees and commissions applied by MYFIN EAD, insofar as no other fees have been expressly agreed between the Company and its clients or correspondents for specific transactions.

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PART 1 — Fees and Commissions for EEA Citizens

SERVICE		EEA fee
Section I	**Registration in the MyFin Application**	
Art. 1	**Registration**	**Free of charge**
Section II	**Payment Accounts, incl. E-money Accounts**	
Art. 1	**Opening an account**	**Free of charge**
Art. 2	**Account maintenance**	
	Payment accounts, incl. e-money accounts	**Free of charge**
	Gold Account maintenance	EUR 2
Art. 3	**Closing a payment account, incl. a Gold Account, at the Client's request, incl. before 6 months have elapsed since its opening**	**Free of charge**
Art. 4	**Other fees and commissions**	
1.	Blocking an account upon receipt of a garnishment notice	EUR 16
2.	Closing an account at the Company's initiative, under the conditions of Section XIII TERMINATION OF THE FRAMEWORK AGREEMENT, Art. 13.3 of the GENERAL TERMS AND CONDITIONS FOR E-MONEY, PAYMENT AND OTHER SERVICES	EUR 13
Section III	**Payment Cards**	
Art. 1	**Plastic debit card**	
1.	Issuance	**Free of charge**
1.1	Renewal due to expired validity	**Free of charge**
2.	Issuance of an additional card	**Free of charge**
3.	Monthly fee for the first card	**Free of charge**
4.	Monthly fee for an additional card	**Free of charge**
5.	Cash withdrawal within the EEA	EUR 1
6.	Cash withdrawal outside the EEA	EUR 2
7.	POS payment with a merchant	**Free of charge**
8.	Betting- and gambling-related transactions	0.8%
9.	Reissuance (loss, PIN, theft, damage)	**Free of charge**
10.	Card delivery by courier to an address in the Republic of Bulgaria	EUR 5
11.	Card delivery by courier to an address in Europe	EUR 36
12.	Change of delivery address within the Republic of Bulgaria	EUR 5

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SERVICE		EEA fee
13.	Change of delivery address within Europe	EUR 36
Art. 2	**Virtual card**	
1.	Request for issuance and activation	**Free of charge**
2.	Payment	**Free of charge**
3.	Monthly service fee	**Free of charge**
Section IV	**Information Services**	
Art. 1	**Account statements**	
1.	Balances	**Free of charge**
2.	Online statements	**Free of charge**
3.	Received transfers	**Free of charge**
Art. 2	**Card statements**	
1.	Received transfers	**Free of charge**
2.	Authorisations	**Free of charge**
Art. 3	**Other reference information at the Client's request**	EUR 8
1.	Issuance of an account certificate	EUR 6
Section V	**Currency Exchange**	
Art. 1	**Currency exchange**	
1.	EUR → USD / GBP / XAU	**Free of charge**
2.	USD / GBP / XAU → EUR	**Free of charge**
Section VI	**Transfers**	
Art. 1	**To an account with MyFin**	
1.	EUR, USD, GBP P2P	**Free of charge**
Art. 2	**To an account with another payment service provider**	
1.	EUR instant SEPA transfers	EUR 0.30
2.	EUR, USD, GBP → EUR for the EEA (SEPA)	EUR 0.30
3.	EUR, USD, GBP – transfers sent via SWIFT	0.5% min. USD 10
4.	EUR, USD, GBP – EUR SuperFast transfer	EUR 5
Art. 3	**Incoming and other**	
1.	Incoming transfer – to account / to card	**Free of charge**
Art. 4	**Utility payment**	**Free of charge**

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SERVICE		EEA fee
Art. 5	**Other fees and commissions**	
1.	Processing a cancellation/dispute request	10%
2.	Incorrect or missing beneficiary IBAN	EUR 20
3.	Inquiry about transfers made from other banks, at the originator's request	EUR 8
4.	Inquiry about transfers made from other banks to a MyFin client's account	EUR 8
5.	Transfer in execution of a garnishment order	EUR 5.50
6.	Cancellation of a received transfer at another bank's request	EUR 10
7.	Request for and obtaining of additional information on a transfer from a correspondent bank or the recipient	EUR 25

Notes:

1. Instant SEPA transfers are executed where the recipient's payment service provider (PSP) is reachable. Reachability exists when the recipient's PSP is certified and participates in the SEPA Instant Payments scheme.
2. Transfers under Art. 1, item 1 are made to recipients registered for the P2P service, subject to the following limits: a) maximum transaction limit – EUR 255.65; b) total 24-hour limit – EUR 1,022.58.
3. Where a payment transaction is executed within the EEA, the fees paid by the payer and the payee are shared (SHA) – each party pays the fees due to its own payment service provider.
   a) Where payments are made in a currency other than that of an EEA member state and the payment service user is not a natural person, the fees may be charged entirely to the payer (OUR) or entirely to the payee (BEN), following individual arrangement with the servicing banks and where an agreement exists between the banks.
   b) Where a payment transaction is executed outside the EEA, the fees are charged (OUR/SHA/BEN) as instructed by the payer and in accordance with the conditions of the relevant payment system.
4. If the recipient's payment service provider is not reachable through the European payment systems, the transfer under Art. 2, item 2 is executed under the conditions and fees applicable to transfers under Art. 2, item 3 of this Section.
5. Transfer orders accepted through MyFin by 15:00 are executed on the same business day; orders accepted after that time are executed on the following business day.
6. The fee under Art. 5, item 1 is calculated on the transfer amount.
7. The fee under Art. 5, item 5 is charged in addition to the transfer fee.
8. The fee under Art. 5, item 7 is charged where additional information about the transfer is requested and obtained from a correspondent bank or the recipient.

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Section VII — Packages for EEA Citizens

Plans	Standard	Advanced	Premium
CONDITIONS			
Monthly fee	**Free of charge**	EUR 6.50	EUR 10.50
Account opening	**Free of charge**	**Free of charge**	**Free of charge**
Account closing	**Free of charge**	**Free of charge**	**Free of charge**
Gold Account maintenance	EUR 2	EUR 1	**Free of charge**
Adding trusted recipients	Up to 5	**Unlimited**	**Unlimited**
TRANSFERS			
P2P	**Free of charge**	**Free of charge**	**Free of charge**
Instant SEPA transfers (EUR)	EUR 0.30	EUR 0.15	**Free of charge**
SEPA transfers	EUR 0.30	EUR 0.15	**Free of charge**
SuperFast Target (EUR for the EEA)	EUR 5	EUR 3	**Free of charge**
SWIFT transfers	0.5% min. USD 10	0.3% min. USD 7	**Free of charge**
TRANSFER LIMITS (IN THE ACCOUNT CURRENCY)			
Per-transaction transfer limit	1,000	5,000	10,000
Daily transfer limit (24h)	1,000	5,000	10,000
7-day transfer limit	2,000	10,000	20,000
30-day transfer limit	3,000	15,000	30,000
PRODUCTS			
Accounts	1	3	3
Junior accounts	1	3	**Unlimited**
Virtual card	1	3 (1 per account)	150 (50 per account)
Physical card	1	3	150 (50 per account)
Digital payments	**Free of charge**	**Free of charge**	**Free of charge**
Cash withdrawal within the EEA	EUR 1	EUR 1	**Free of charge**
Cash withdrawal outside the EEA	EUR 2	EUR 2	**Free of charge**

Notes:

1. The limit for issuing physical and virtual cards is 2 per 24 hours.
2. For the purposes of this Tariff, “clients” means citizens of countries within or outside the EEA.

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Section VIII — Junior Account

SERVICE		EEA fee
Art. 1	**Opening an account**	**Free of charge**
Art. 2	**Account maintenance**	**Free of charge**
Art. 3	**Closing a payment account (Junior Account) at the Client's request, incl. before 6 months have elapsed since its opening**	**Free of charge**
Art. 4	**Plastic debit card**	
1.	Issuance	**Free of charge**
2.	Card reissuance	**Free of charge**
3.	Monthly fee	**Free of charge**
4.	Cash withdrawal within / outside the EEA	**Free of charge**
5.	POS terminal payment	**Free of charge**
6.	Card delivery by courier to an address in the Republic of Bulgaria	EUR 5
7.	Card delivery by courier to an address in Europe	EUR 36
Art. 5	**Virtual card**	
1.	Issuance	**Free of charge**
2.	POS terminal payment	**Free of charge**
3.	Monthly service fee	**Free of charge**

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Section IX — Other Services

SERVICE	EEA fee
Notifications for the various types of services	**Free of charge**
Account information (balances, transfers, statements)	**Free of charge**
Personal finance management (PFM)	**Free of charge**
Account top-up via a card issued within the EEA	**Free of charge**
Account top-up via a card issued outside the EEA	2%
Complaint, reminder, investigation	EUR 20
Monthly service fee for a blocked client	EUR 20
Account closure at the Company's initiative	EUR 13
Fee for disputing a transaction / cancellation request for a transfer in euro	EUR 15
Fee for disputing a transfer in a currency other than euro	EUR 40 + expenses
Fee for safekeeping and monitoring of funds held in balances under relationships unilaterally terminated by MYFIN, with notice to the client under the General Terms and Conditions	EUR 100/month
Issuance of a statement for a closed account	EUR 100
Request for additional information on received transfers and/or internal investigation related to an inquiry from another bank, including correspondent banks and banks servicing the counterparties to the transfers	EUR 50
Client due-diligence fee – for natural persons who are citizens of, or permanently resident in, countries outside the territory of the EU, the EEA and Switzerland, prior to opening accounts	EUR 50
Fee for an enhanced review of the use of accounts and services by clients about whom inquiries have been received from correspondent or other banks or from other institutions, or who carry out complex or unusually large transactions	EUR 50
Amendment of payment order details after the transfer has been sent	EUR 30 + expenses

Section X Management and Settings

SERVICE	EEA fee
Change of registration data and information — via MyFin	**Free of charge**

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PART 2 — Fees and Commissions for Non-EEA Citizens

SERVICE		Non-EEA fee
Section I	**Registration in the MyFin Application**	
Art. 1	**Registration**	**Free of charge**
Section II	**Payment Accounts, incl. E-money Accounts**	
Art. 1	**Opening an account**	**Free of charge**
Art. 2	**Account maintenance**	
1.	Payment accounts, incl. e-money accounts	EUR 2
2.	Gold Account maintenance	EUR 4
Art. 3	**Closing a payment account, incl. a Gold Account, at the Client's request, incl. before 6 months have elapsed since its opening**	**Free of charge**
Art. 4	**Other fees and commissions**	
1.	Blocking an account upon receipt of a garnishment notice	EUR 32
2.	Closing an account at the Company's initiative, under the conditions of Section XIII TERMINATION OF THE FRAMEWORK AGREEMENT, Art. 13.3 of the GENERAL TERMS AND CONDITIONS FOR E-MONEY, PAYMENT AND OTHER SERVICES	EUR 26
Section III	**Payment Cards**	
Art. 1	**Plastic debit card**	
1.	Issuance	**Free of charge**
1.1	Renewal due to expired validity	**Free of charge**
2.	Issuance of an additional card	**Free of charge**
3.	Monthly fee for the first card	**Free of charge**
4.	Monthly fee for an additional card	**Free of charge**
5.	Cash withdrawal within the EEA	EUR 2
6.	Cash withdrawal outside the EEA	EUR 4
7.	POS payment with a merchant	**Free of charge**
8.	Betting- and gambling-related transactions	0.8%
9.	Reissuance (loss, PIN, theft, damage)	**Free of charge**
10.	Card delivery by courier to an address in the Republic of Bulgaria	EUR 10
11.	Card delivery by courier to an address in Europe	EUR 36
12.	Change of delivery address within the Republic of Bulgaria	EUR 10

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SERVICE		Non-EEA fee
13.	Change of delivery address within Europe	EUR 36
Art. 2	**Virtual card**	
1.	Request for issuance and activation	**Free of charge**
2.	Payment	**Free of charge**
3.	Monthly service fee	**Free of charge**
Section IV	**Information Services**	
Art. 1	**Account statements**	
1.	Balances	**Free of charge**
2.	Online statements	**Free of charge**
3.	Received transfers	**Free of charge**
Art. 2	**Card statements**	
1.	Received transfers	**Free of charge**
2.	Authorisations	**Free of charge**
Art. 3	**Other reference information at the Client's request**	EUR 16
1.	Issuance of an account certificate	EUR 12
Section V	**Currency Exchange**	
Art. 1	**Currency exchange**	
1.	EUR → USD / GBP / XAU	2%
2.	USD / GBP / XAU → EUR	2%
Section VI	**Transfers**	
Art. 1	**To an account with MyFin**	
1.	EUR, USD, GBP P2P	**Free of charge**
Art. 2	**To an account with another payment service provider**	
1.	EUR instant SEPA transfers	EUR 0.60
2.	EUR, USD, GBP → EUR for the EEA (SEPA)	EUR 0.60
3.	EUR, USD, GBP – transfers sent via SWIFT	0.5% min. USD 20
4.	EUR, USD, GBP – EUR SuperFast transfer	EUR 10
Art. 3	**Incoming and other**	
1.	Incoming transfer – to account / to card	2%
Art. 4	**Utility payment**	**Free of charge**

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SERVICE		Non-EEA fee
Art. 5	**Other fees and commissions**	
1.	Processing a cancellation/dispute request	10%
2.	Incorrect or missing beneficiary IBAN	EUR 40
3.	Inquiry about transfers made from other banks, at the originator's request	EUR 16
4.	Inquiry about transfers made from other banks to a MyFin client's account	EUR 16
5.	Transfer in execution of a garnishment order	EUR 11
6.	Cancellation of a received transfer at another bank's request	EUR 20
7.	Request for and obtaining of additional information on a transfer from a correspondent bank or the recipient	EUR 50

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Section VII — Packages for Non-EEA Citizens

Plans	Standard	Advanced	Premium
CONDITIONS			
Monthly fee	**Free of charge**	EUR 13	EUR 21
Account opening	**Free of charge**	**Free of charge**	**Free of charge**
Account closing	**Free of charge**	**Free of charge**	**Free of charge**
Gold Account maintenance	EUR 4	EUR 2	**Free of charge**
Adding trusted recipients	Up to 5	**Unlimited**	**Unlimited**
TRANSFERS			
P2P	**Free of charge**	**Free of charge**	**Free of charge**
Instant SEPA transfers (EUR)	EUR 0.60	EUR 0.30	**Free of charge**
SEPA transfers	EUR 0.60	EUR 0.30	**Free of charge**
SuperFast Target (EUR for the EEA)	EUR 10	EUR 6	**Free of charge**
SWIFT transfers	0.5% min. USD 20	0.3% min. USD 15	**Free of charge**
Incoming transfer	2%	1.5%	1%
TRANSFER LIMITS (IN THE ACCOUNT CURRENCY)			
Per-transaction transfer limit	500	2,000	4,000
Daily transfer limit (24h)	500	2,000	4,000
7-day transfer limit	1,000	4,000	8,000
30-day transfer limit	1,500	6,000	12,000
PRODUCTS			
Accounts	1	3	3
Virtual card	1	3 (1 per account)	150 (50 per account)
Physical card	1	3	150 (50 per account)
Currency exchange	2%	1.5%	1%
Digital payments	**Free of charge**	**Free of charge**	**Free of charge**
Cash withdrawal within the EEA	EUR 2	EUR 2	**Free of charge**
Cash withdrawal outside the EEA	EUR 4	EUR 4	**Free of charge**

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Section VIII — Other Services

SERVICE	Non-EEA fee
Notifications for the various types of services	**Free of charge**
Account information (balances, transfers, statements)	**Free of charge**
Personal finance management (PFM)	**Free of charge**
Account top-up via a card issued within the EEA	**Free of charge**
Account top-up via a card issued outside the EEA	2%
Complaint, reminder, investigation	EUR 20
Monthly service fee for a blocked client	EUR 20
Account closure at the Company's initiative	EUR 13
Fee for disputing a transaction / cancellation request for a transfer in euro	EUR 15
Fee for disputing a transfer in a currency other than euro	EUR 40 + expenses
Fee for safekeeping and monitoring of funds held in balances under relationships unilaterally terminated by MYFIN, with notice to the client under the General Terms and Conditions	EUR 100/month
Issuance of a statement for a closed account	EUR 100
Request for additional information on received transfers and/or internal investigation related to an inquiry from another bank, including correspondent banks and banks servicing the counterparties to the transfers	EUR 50
Client due-diligence fee – for natural persons who are citizens of, or permanently resident in, countries outside the territory of the EU, the EEA and Switzerland, prior to opening accounts	EUR 50
Fee for an enhanced review of the use of accounts and services by clients about whom inquiries have been received from correspondent or other banks or from other institutions, or who carry out complex or unusually large transactions	EUR 50
Amendment of payment order details after the transfer has been sent	EUR 30 + expenses

Section IX Management and Settings

SERVICE	Non-EEA fee
Change of registration data and information — via MyFin	**Free of charge**

Additional and Final Provisions

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ADDITIONAL PROVISIONS

- The Company executes orders that have been duly prepared in accordance with the applicable set of procedures and regulatory requirements.
- All fees, commissions, interest and other charges are collected upon performance of the payment service, unless otherwise specifically agreed with the Company. They are non-refundable, except in the cases set out in MYFIN EAD's terms and conditions for the relevant service or by law.
- Fees and commissions for transactions and services taxable under the Value Added Tax Act include value added tax in their amount, unless expressly stated otherwise.

FINAL PROVISIONS

- This Tariff was adopted by the Board of Directors of MYFIN EAD on 06.08.2026 and enters into force as of 16.11.2026.
- MYFIN EAD makes the Tariff available on its website at: www.myfin.bg

RELATED DOCUMENTS

- Fee Information Document
- Glossary of terms for the most representative services linked to a payment account
- Debit card limit levels
- Credit card limit levels
- Prepaid card limit levels

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